

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Jeannie M Volland § Case No. 15-15860
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/04/2015 . The undersigned trustee was appointed on 05/04/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 16,750.00

Funds were disbursed in the following amounts:

| | |
|--|--------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 350.00 |
| Bank service fees | 0.00 |
| Other payments to creditors | 0.00 |
| Non-estate funds paid to 3 rd Parties | 0.00 |
| Exemptions paid to the debtor | 0.00 |
| Other payments to the debtor | 0.00 |

Leaving a balance on hand of¹ \$ 16,400.00

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/23/2016 and the deadline for filing governmental claims was 03/23/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,425.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,425.00 , for a total compensation of \$ 2,425.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 16.92 , for total expenses of \$ 16.92 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/26/2016 By: /s/STEVEN R. RADTKE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-15860 CAD Judge: Carol A. Doyle Trustee Name: STEVEN R. RADTKE
Case Name: Jeannie M Volland Date Filed (f) or Converted (c): 05/04/2015 (f)
341(a) Meeting Date: 06/15/2015
For Period Ending: 07/26/2016 Claims Bar Date: 03/23/2016

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. Single Family Home 3403 N. Keeler Ave. Chicago, IL 60641 | 180,000.00 | 4,001.00 | | 16,750.00 | FA |
| 2. Checking Account Bank of America | 25.00 | 25.00 | | 0.00 | FA |
| 3. Savings Account American First Credit | 3.00 | 3.00 | | 0.00 | FA |
| 4. T.V., & Furniture | 2,000.00 | 2,000.00 | | 0.00 | FA |
| 5. Normal Apparel | 500.00 | 500.00 | | 0.00 | FA |
| 6. Life Insurance Policies Term Death Benefit Only | 0.00 | 0.00 | | 0.00 | FA |
| 7. ERISA Qualified 401(k) | 66,000.00 | 66,000.00 | | 0.00 | FA |
| 8. 2013 Nissan Altima-32K Miles | 13,225.00 | 13,225.00 | | 0.00 | FA |
| 9. 2, Dogs | 100.00 | 100.00 | | 0.00 | FA |
| INT. Post-Petition Interest Deposits (u) | Unknown | N/A | | 0.00 | Unknown |

| | | | | | |
|-----------------------------------|--------------|-------------|--|-----------------------------------|--------|
| | | | | Gross Value of Remaining Assets | |
| TOTALS (Excluding Unknown Values) | \$261,853.00 | \$85,854.00 | | \$16,750.00 | \$0.00 |
| | | | | (Total Dollar Amount in Column 6) | |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

6/2016 Settlement check of \$16750 received; Trustee preparing TFR and fee petition

5/2016 Possible settlement reached for \$18,500

12/21/15 Equity in 3403 North Keeler, Chicago, IL

Initial Projected Date of Final Report (TFR): 06/30/2017

Current Projected Date of Final Report (TFR): 06/30/2017

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-15860
Case Name: Jeannie M Volland

Trustee Name: STEVEN R. RADTKE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6214

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit B

Taxpayer ID No: XX-XXX3454

For Period Ending: 07/26/2016

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 06/13/16 | 1 | Jeannie M. Volland | settlement for equity in real estate | 1110-000 | \$16,750.00 | | \$16,750.00 |
| 07/07/16 | 1001 | Baird & Warner 4037 N. Damen Avenue Chicago, IL 60618 | Payment per order of Court dated 6/23/16 | 3991-000 | | \$350.00 | \$16,400.00 |

| | | |
|---------------------------|-------------|----------|
| COLUMN TOTALS | \$16,750.00 | \$350.00 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$16,750.00 | \$350.00 |
| Less: Payments to Debtors | \$0.00 | \$0.00 |
| Net | \$16,750.00 | \$350.00 |

Exhibit B

| TOTAL OF ALL ACCOUNTS | | | |
|----------------------------|------------------------------|--------------------------------|---------------------|
| | NET | | ACCOUNT |
| | NET DEPOSITS | DISBURSEMENTS | BALANCE |
| XXXXXX6214 - Checking | \$16,750.00 | \$350.00 | \$16,400.00 |
| | \$16,750.00 | \$350.00 | \$16,400.00 |
| | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00 | | |
| Total Net Deposits: | \$16,750.00 | | |
| Total Gross Receipts: | \$16,750.00 | | |

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-15860

Date: July 26, 2016

Debtor Name: Jeannie M Volland

Claims Bar Date: 3/23/2016

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|------------------|---|----------------|-------|------------|------------|------------|
| 100 2100 | STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603 | Administrative | | \$0.00 | \$2,425.00 | \$2,425.00 |
| 100 2200 | STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603 | Administrative | | \$0.00 | \$16.92 | \$16.92 |
| 100 3210 | DiMonte & Lizak, LLC 216 West Higgins Road Park Ridge, IL 60068 | Administrative | | \$0.00 | \$7,600.00 | \$7,600.00 |
| 100 3220 | DiMonte & Lizak, LLC 216 West Higgins Road Park Ridge, IL 60068 | Administrative | | \$0.00 | \$25.00 | \$25.00 |
| 100 3410 | Popowcer Katten Ltd. 35 East Wacker Drive, Suite 1550 Chicago, IL 60601-2124 | Administrative | | \$0.00 | \$892.50 | \$892.50 |
| 1 300 7100 | American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866 | Unsecured | | \$0.00 | \$3,365.19 | \$3,365.19 |
| 2 300 7100 | Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788 | Unsecured | | \$1,214.00 | \$1,337.04 | \$1,337.04 |
| 3 300 7100 | Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788 | Unsecured | | \$782.00 | \$887.02 | \$887.02 |
| 4 300 7100 | Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788 | Unsecured | | \$0.00 | \$5,634.28 | \$5,634.28 |

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-15860

Date: July 26, 2016

Debtor Name: Jeannie M Volland

Claims Bar Date: 3/23/2016

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|------------------|--|-------------|-------|------------|-------------|-------------|
| 5 300 7100 | Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083 | Unsecured | | \$0.00 | \$1,393.56 | \$1,393.56 |
| 6 300 7100 | Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083 | Unsecured | | \$0.00 | \$1,614.89 | \$1,614.89 |
| 7 300 7100 | Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602 | Unsecured | | \$0.00 | \$3,237.85 | \$3,237.85 |
| 8 300 7100 | Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602 | Unsecured | | \$0.00 | \$5,874.31 | \$5,874.31 |
| Case Totals | | | | \$1,996.00 | \$34,303.56 | \$34,303.56 |

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-15860

Case Name: Jeannie M Volland

Trustee Name: STEVEN R. RADTKE

Balance on hand \$ 16,400.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Trustee Fees: STEVEN R. RADTKE | \$ 2,425.00 | \$ 0.00 | \$ 2,425.00 |
| Trustee Expenses: STEVEN R. RADTKE | \$ 16.92 | \$ 0.00 | \$ 16.92 |
| Attorney for Trustee Fees: DiMonte & Lizak, LLC | \$ 7,600.00 | \$ 0.00 | \$ 7,600.00 |
| Attorney for Trustee Expenses: DiMonte & Lizak, LLC | \$ 25.00 | \$ 0.00 | \$ 25.00 |
| Accountant for Trustee Fees: Popowcer Katten Ltd. | \$ 892.50 | \$ 0.00 | \$ 892.50 |

Total to be paid for chapter 7 administrative expenses \$ 10,959.42

Remaining Balance \$ 5,440.58

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,344.14 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 23.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--|-------------------------|--------------------------|------------------|
| 1 | American Infosource Lp As Agent For | \$ 3,365.19 | \$ 0.00 | \$ 784.29 |
| 2 | Quantum3 Group Llc As Agent For | \$ 1,337.04 | \$ 0.00 | \$ 311.61 |
| 3 | Quantum3 Group Llc As Agent For | \$ 887.02 | \$ 0.00 | \$ 206.73 |
| 4 | Quantum3 Group Llc As Agent For | \$ 5,634.28 | \$ 0.00 | \$ 1,313.12 |
| 5 | Capital One Bank (Usa), N.A. | \$ 1,393.56 | \$ 0.00 | \$ 324.78 |
| 6 | Capital One Bank (Usa), N.A. | \$ 1,614.89 | \$ 0.00 | \$ 376.37 |
| 7 | Pyod, Llc Its Successors And Assigns As Assignee | \$ 3,237.85 | \$ 0.00 | \$ 754.61 |
| 8 | Pyod, Llc Its Successors And Assigns As Assignee | \$ 5,874.31 | \$ 0.00 | \$ 1,369.07 |

Total to be paid to timely general unsecured creditors \$ 5,440.58

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE